



Quality is Our Bottom Line

**Public Health Committee
Public Hearing
January 31, 2007**

Testimony regarding:

SB 1 AA Increasing Access to Affordable, Quality Health Care.

~~HB 6332~~ AA Increasing Access to Health Care.

The Connecticut Association of Health Plans is pleased to offer the following testimony with respect to SB 1 AA Increasing Access to Affordable, Quality Health Care and HB 6332 AA Increasing Access to Health Care. The Association applauds the Public Health Committee, and all the various constituencies, that have brought forth these proposals for their initiative in addressing the accessibility and affordability of quality health care. As an industry, we are committed to working with all parties to achieve the goal of universal access to health care coverage and would welcome the opportunity to bring our experience and expertise to bear in the weeks and months ahead.

Over the past 12 years, private health plans have played an important role in arranging for the delivery of medical services under the HUSKY program. As a state, we have much to be proud of. We have one of the highest eligibility classifications in the country, our EPSDT scores have surpassed the national average and the program meets the medical and behavioral health care needs of some of Connecticut's most vulnerable citizens. Consider that:

HUSKY A:

- § Provides coverage for children up to 185% of the FPL.
- § Provides coverage for adults (parents or caretakers) up to 150% of FPL (up from 100% last year)
- § Current FPL is approx \$19,350 for a 4-person household

HUSKY B:

- § Provides coverage to children in families with incomes between 185% and 300% of the FPL.
- § Families between 185% and 235% (Band 1) \$30 per child
- § Families between 235% and 300% (Band 2) \$50 per child (\$75 family cap)
- § Families above 300% can buy in for the premium cost

The program has seen its fair share of challenges over the years as the state grappled with budget deficits and other factors, but overall HUSKY has proven to be a solid, reliable foundation upon which to build and we support, wholeheartedly, efforts to shore up the program both financially and structurally.

As an Association, we also believe that product flexibility in the marketplace is a key component to addressing the needs of Connecticut's citizens and we support initiatives that promote the continued viability of Connecticut's insurance market. The ability to offer a full range of products and services at various price points drives both cost and quality and we encourage the Committee to consider these approaches as the dialogue continues.

Again, we are pleased to participate in any and all ongoing discussions around universal access proposals and hope that you will consider the health insurance industry a valuable resource when deliberating various proposals.

Thank you for your consideration.